

FIG.1

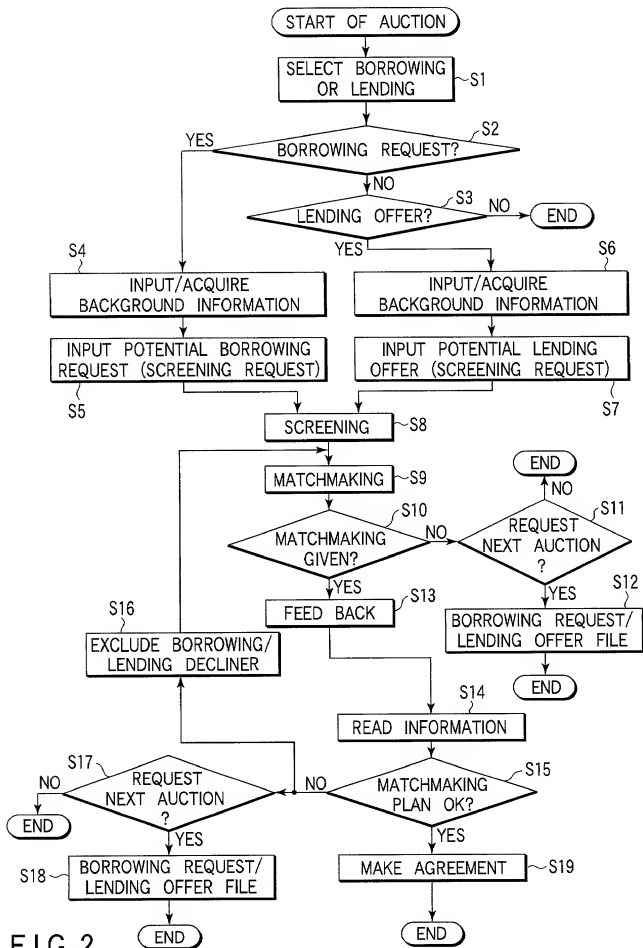


FIG.2

09773913-000201

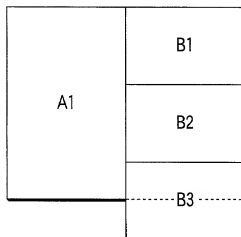


FIG. 3

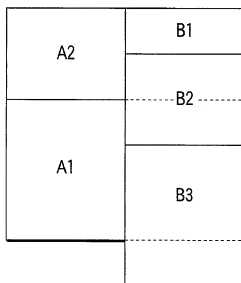


FIG. 4

09773913.020201

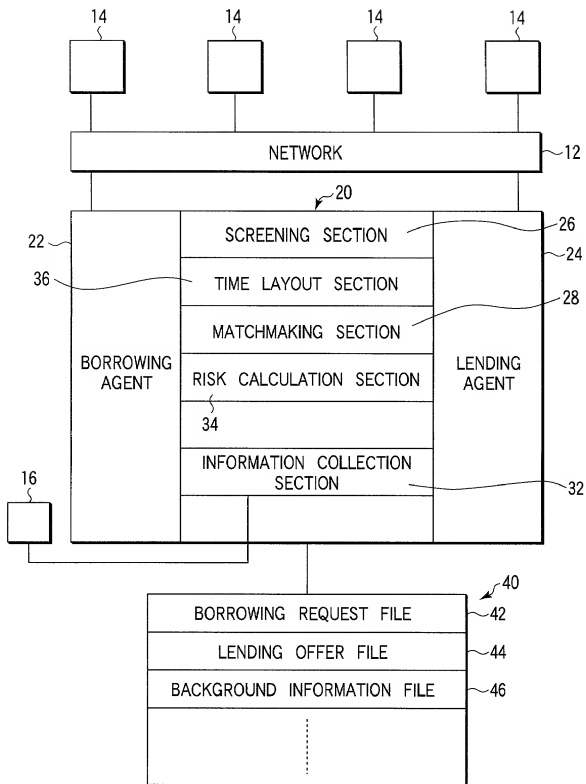


FIG. 5

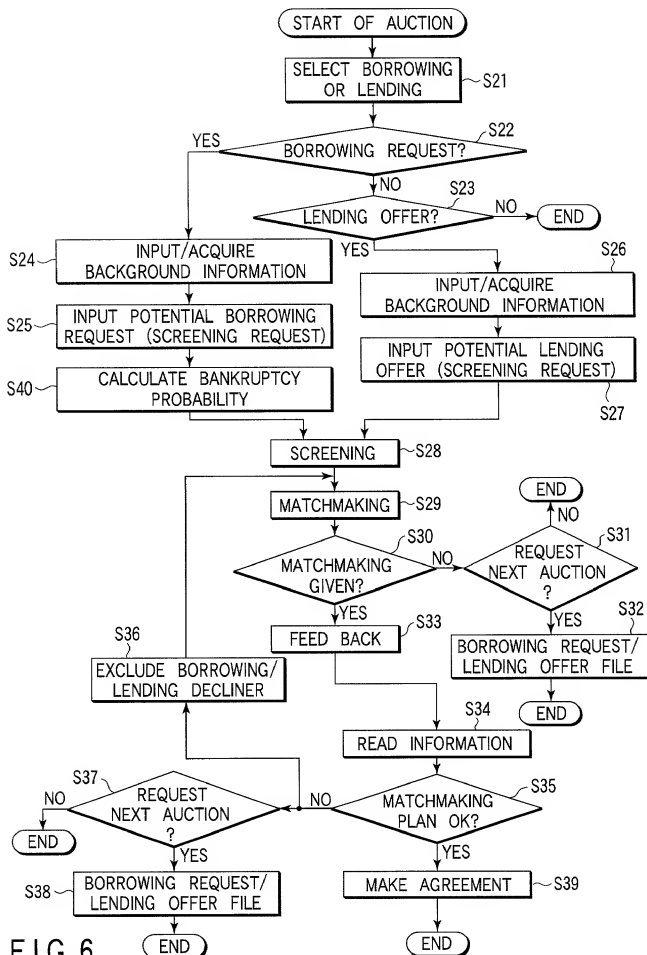


FIG. 6

09773913.020001

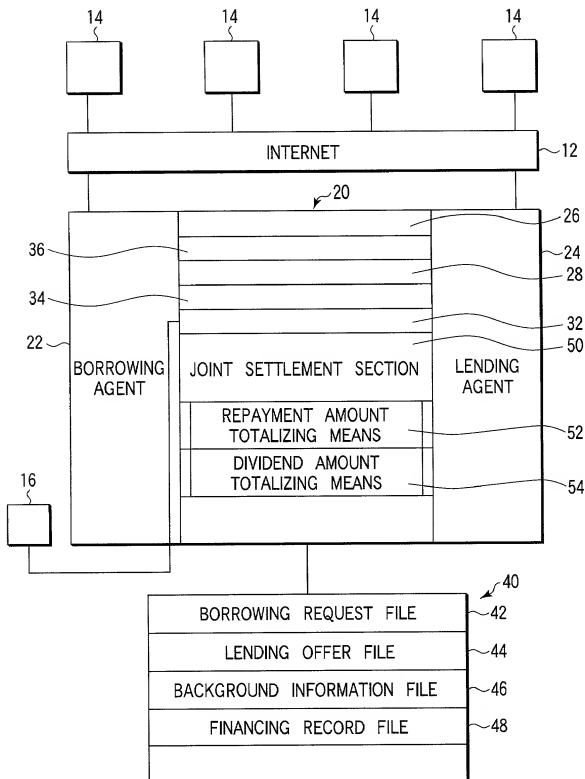


FIG. 7

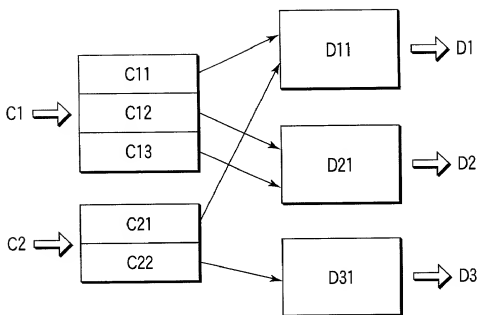


FIG. 8

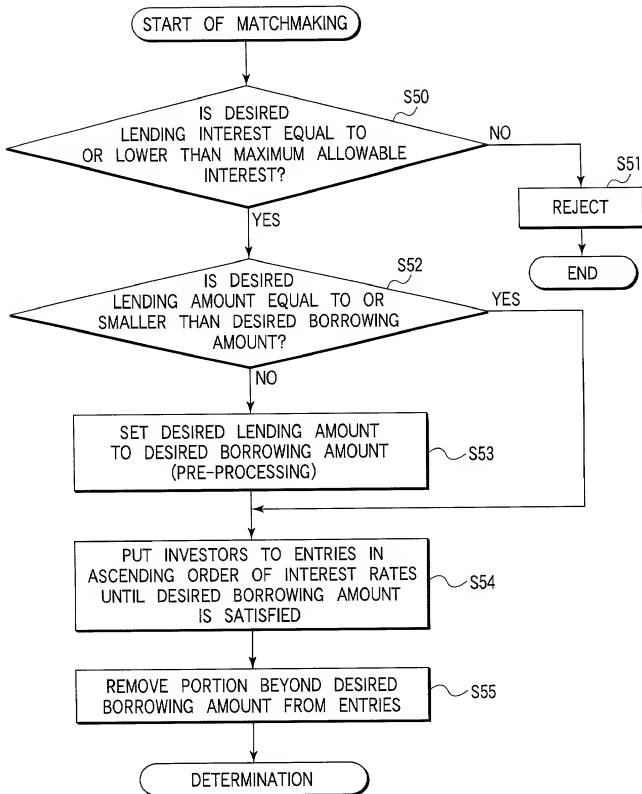


FIG.9

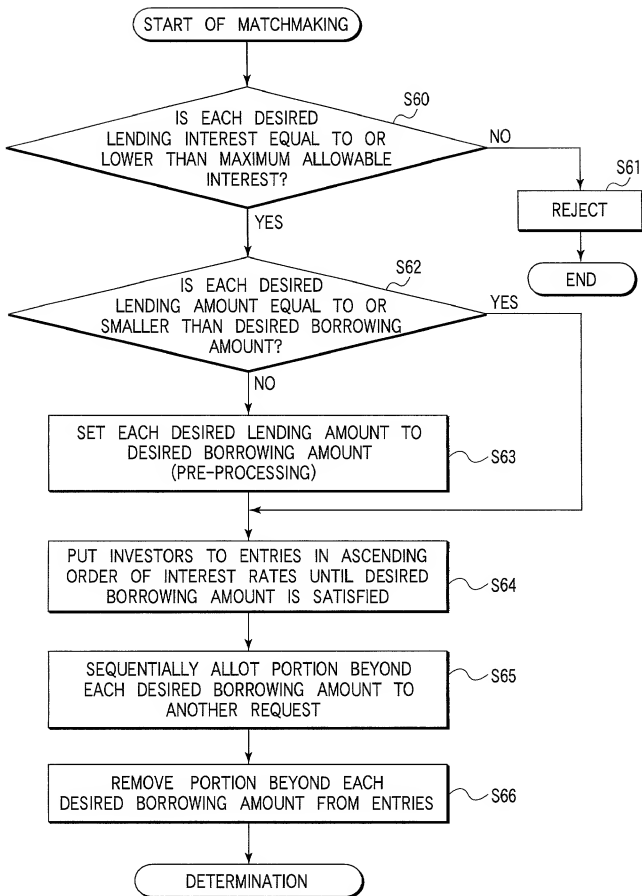


FIG. 10

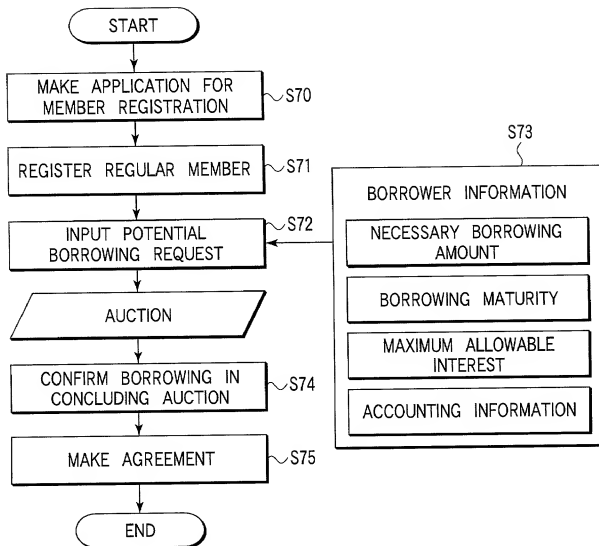


FIG. 11

102020*E16E/260

CYBER FINANCING SYSTEM APPLICATION FOR MEMBERSHIP	
INPUT INFORMATION AND CLICK APPLICATION BUTTON	
NAME OF COMPANY :	AOI ELECTRIC
ADDRESS :	1-1-1, CHUO-KU, TOKYO
NAME OF PRESIDENT :	IEYASU MATSUDAIRA
NAME OF PERSON IN CHARGE :	HIKOZAEEMON OKUBO
TELEPHONE NUMBER :	03-123-4567
NUMBER OF EMPLOYEES :	10,000
INDUSTRIAL CLASSIFICATION :	COMPUTER
	<input type="button" value="APPLICATION"/>
	<input type="button" value="CANCEL"/>

FIG. 12

ACCOUNTING INFORMATION OF AOI ELECTRIC, 1999

DO YOU SEND THE FOLLOWING ACCOUNTING INFORMATION
TO THE CYBER FINANCING SYSTEM?BALANCE SHEET

ASSETS SECTION	LIABILITIES SECTION
CURRENT ASSETS	CURRENT LIABILITIES
FIXED ASSETS	FIXED LIABILITIES
	STOCKHOLDERS' EQUITY SECTION
	CAPITAL STOCK
	LEGAL SURPLUS
	OTHER SURPLUS
TOTAL ASSETS	TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY

INCOME STATEMENT

ORDINARY INCOME SECTION
OPERATING REVENUES AND EXPENSES
SALES
COST OF SALES
SELLING AND GENERAL ADMINISTRATIVE EXPENSES
OPERATING INCOME
NON-OPERATING REVENUES AND EXPENSES
ORDINARY INCOME

TRANSMIT

CANCEL

FIG. 13

CYBER FINANCING SYSTEM
APPLICATION FOR BORROWING REQUEST

INPUT INFORMATION AND CLICK APPLICATION BUTTON

MEMBERSHIP NUMBER :

1234567

PASSWORD :

* * * * *

NAME OF COMPANY :

AOI ELECTRIC

BORROWING AMOUNT :

¥10,000,000

BORROWING MATURITY :

2000/4/1-2001/3/31

MAXIMUM ALLOWABLE INTEREST :

3.5%

PURPOSE :

RESEARCH AND DEVELOPMENT

APPLICATION

CANCEL

FIG. 14

102020*ET6E/660

CYBER FINANCING SYSTEM
CONFIRMATION OF AGREEMENT

MATCHING IS ESTABLISHED. DO YOU MAKE AGREEMENT?

MEMBERSHIP NUMBER :

1234567

NAME OF COMPANY :

AOI ELECTRIC

BORROWING AMOUNT :

¥10,000,000

BORROWING MATURITY :

2000/4/1-2001/3/31

INTEREST RATE :

3.1%

AGREEMENT

CANCEL

FIG.15

CYBER FINANCING SYSTEM
CONFIRMATION OF AGREEMENT

MATCHING IS GIVEN. DO YOU MAKE AGREEMENT?

DETAILS	AOI ELECTRIC	¥3,000,000	2000/4/1-2001/3/31	3.1%
DETAILS	TACHIBANA MACHINERY	¥1,000,000	2000/4/1-2000/9/31	3.2%
DETAILS	TSUBAKI PHARMACEUTICAL	¥300,000	2000/4/1-2001/3/31	3.0%
DETAILS	MOMO MILK PRODUCT	¥200,000	2000/6/1-2001/3/31	4.0%
DETAILS	KAKI SHOKAI	¥1,000,000	2000/8/1-2001/3/31	1.2%
DETAILS	RINGO BANK	¥200,000	2000/2/1-2001/3/31	9.8%

AGREEMENT

CANCEL

FIG. 16